

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENNIS P MCCRORY
LOLA B MCCRORY
Debtor(s)

Case No. 08-03410

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2008.
- 2) The plan was confirmed on 04/25/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/22/2010.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,600.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$15,300.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$824.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$824.72**

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	27,167.00	29,350.59	29,350.59	1,487.81	0.00
BANK ONE/JPM CHASE	Unsecured	13,278.00	28,371.31	28,371.31	1,438.17	0.00
BECKET & LEE LLP	Unsecured	16,117.00	18,758.54	18,758.54	950.97	0.00
CAPITAL ONE BANK	Unsecured	6,000.00	9,568.38	9,568.38	485.07	0.00
CAPITAL ONE BANK	Unsecured	NA	418.73	418.73	15.37	0.00
CHARTER ONE	Unsecured	45,530.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	15,527.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	3,466.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	5,000.00	NA	NA	0.00	0.00
DIRECT LOANS	Unsecured	6,222.00	6,128.65	6,128.65	310.70	0.00
DISCOVER BANK	Unsecured	8,064.00	10,674.54	10,674.54	541.15	0.00
DUPAGE COUNTY COLLECTOR	Secured	NA	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	25,319.00	NA	NA	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	11,191.00	11,191.00	11,191.00	4,433.47	683.06
HARRIS BANK CONSUMER LOAN CT	Unsecured	0.00	0.57	0.57	0.00	0.00
MARQUETTE NATIONAL BANK	Secured	NA	NA	NA	0.00	0.00
MARQUETTE NATIONAL BANK	Secured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,133.00	11,025.51	11,025.51	558.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	19,139.00	20,856.66	20,856.66	1,057.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,121.00	12,136.96	12,136.96	615.29	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	835.00	1,465.80	1,465.80	74.31	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	33,139.00	35,976.94	35,976.94	1,823.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	263.69	263.69	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	67,368.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,191.00	\$4,433.47	\$683.06
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,191.00	\$4,433.47	\$683.06
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$184,996.87	\$9,358.75	\$0.00

Disbursements:		
Expenses of Administration	<u>\$824.72</u>	
Disbursements to Creditors	<u>\$14,475.28</u>	
TOTAL DISBURSEMENTS :		<u>\$15,300.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/11/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.